

Plaintiff Funding with Low, Simple Interest



Bairs Foundation is a 501(c)(3) nonprofit that provides the financial assistance plaintiffs and their families need to pay for basic living expenses during litigation. We offer non-recourse advances with low, simple interest, so people in need can go the distance against deep-pocket defendants.

Advances Grow and Help More Families in the Future

When a plaintiff receives their settlement and pays us back for their advance plus simple interest, the money returns to the pool of funding for more families in need. Every dollar we advance at our low interest rate saves someone from taking out a predatory loan. Our goal is to help as many people as possible and influence the future of the non-recourse loan industry.

Apply for funding: bairsfoundation.org/contact-us

Support our mission: bairsfoundation.org/support

Low, Simple Interest

We offer capital with low, simple interest and we base our interest rate on the *Wall Street Journal* U.S. Prime Rate, plus 6.5%.

Review Process

We rely on multiple levels of rigorous professional oversight to ensure a 0% default rate. The steps below highlight our oversight process.

- **Initial Client Review:** Every funding request application is submitted online via a form on our website and is initially reviewed by an administrative professional.
- **Legal Review:** An experienced personal injury attorney reviews the client summary and relevant documents, and communicates with the attorney of record for further information and detail about the lawsuit.
- **Legal Analysis:** Our legal team reviews the summary files in conjunction with all other relevant information. A full legal analysis is conducted.
- **Executive Review:** All prior engagements, materials, and summarizations are reviewed by the Executive Director.

Sample Advance

Loan amount: \$5,000 Terms: One Payment
Interest rate: \$9.75% App fee: \$500

Payoff amount after one year:

\$5,000 + \$1.35 daily interest (9.75% simple interest) + \$500 application fee

\$5,994.27 Total amount owed

Funding by a for-profit company could be more than \$10K after one year.



"Bairs Foundation has compassionately helped many of my clients - they are the only group I turn to when my clients are in need."

- Kurt Zaner -
Zaner Harden Law

"Bairs Foundation is a stupendous organization! I am severely disabled with high bills from needing to pay caregivers to care for me. In my time of need, Bairs came through."

- Nikki -
Previously Funded Plaintiff